

US BANKRUPTCY COURT, DISTRICT OF KANSAS
PRO SE FILER INFORMATION (3/14/06)

NOTE: STAFF OF THE CLERK'S OFFICE ARE FORBIDDEN BY LAW FROM GIVING LEGAL ADVICE. THEY CANNOT ASSIST YOU IN COMPLETION OF THE REQUIRED PAPERWORK.

The following information is not comprehensive and should not be relied upon as a substitute for reference to the applicable laws and rules. Although there is no prohibition against individual debtors filing a bankruptcy petition *pro se* (without legal representation), bankruptcy is a very complex undertaking and it is recommended that anyone contemplating such a step should consult an attorney. If the extensive documents required in a bankruptcy case are not completed properly, or if further steps in the bankruptcy process are not taken on time, a debtor can lose property or other important rights unnecessarily.

WHERE TO FILE A CASE

Cases may be filed in any one of the three divisional offices. Petitions may be mailed to an office or may be presented in person, during the court's normal business hours. Select the division which is most convenient to you, as you will be required to attend scheduled meetings and hearings there while your case is pending.

Clerk's Office US Bankruptcy Court 500 State Ave Room 161 Kansas City KS 66101 (913) 551-6732	Clerk's Office US Bankruptcy Court 444 SE Quincy Room 240 Topeka KS 66683 (785) 295-2750	Clerk's Office US Bankruptcy Court 401 N Market Room 167 Wichita KS 67202 (316) 269-6486
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Normal business hours are Monday - Friday, excluding holidays from **9:00 a.m. - 4:00 p.m.** Public phone lines are available **9:30 a.m. - 3:30 p.m.** in all three of the divisional offices.

HELPFUL WEBSITES

Bankruptcy Basics: www.uscourts.gov/bankruptcycourts/bankruptcybasics.html for general information on chapters 7, 11, 12, and 13 of the Bankruptcy Code and definitions of bankruptcy terminology.

Approved credit counselors): See www.ksb.uscourts.gov for the link to U.S. Trustee Information.

Approved providers of financial management instructional courses: See www.ksb.uscourts.gov for the link to U.S. Trustee Information.

Federal Poverty Guidelines: www.uscourts.gov/bankruptcycourts/resources.html. See Poverty Guidelines (pdf).

District of Kansas local rules: see www.ksb.uscourts.gov for local rules and interim local rules.

Filing Fees, Forms, Matrix Guidelines, and other general information see: www.ksb.uscourts.gov

HELPFUL LOCAL RULES

You should review the Federal Rules of Bankruptcy Procedure and the Bankruptcy Code, as they contain requirements that dictate bankruptcy processes and procedures. The District of Kansas also has local rules that must be observed. The following are some local rules which may be helpful when preparing the petition/schedules.

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| D. Kan. LBR 1007.1 | Initial Filings/Assembly of Petition and Accompanying Documents |
| D. Kan. LBR 1009.1 | Amendments to Lists and Schedules of Creditors and Applicable Deadlines (also see sample notice; Appendix 1-01 to the Rule) |
| D. Kan. LBR 2002.1 | Notice to Creditors and Other Interested Parties |

Also See current District of Kansas Standing Orders re:

Preparation And Filing Of Matrix

**Scheduling, Listing And Noticing The United States And Agencies
Of The State Of Kansas As A Creditor**

DEFINITIONS / GENERAL INFORMATION

Credit Counseling Requirement - Under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 [BAPCPA], debtors must obtain a briefing containing opportunities for credit counseling and assistance in performing a budget analysis as a ***pre-filing requirement***, in cases for individual debtors filed on or after October 17, 2005. See Helpful Websites information for a current list of approved credit counselors.

Petition/Schedules - The original petition and schedules are required in all chapters. If you wish to have a file stamped copy for your records, include an extra copy of the petition/schedules and any other pleading submitted with the original filing, and a return self-addressed, stamped envelope if you are submitting the petition by mail. The self-addressed, stamped envelope must be large enough to hold all of the documents for return. Be sure that only the last four digits of your Social Security Number(s), complete name(s) (including middle name), and complete address are shown on the petition. The Statement of Social Security Number (Form B-21), which contains your full SSN, must accompany the

petition and must be signed by debtor and joint debtor, if applicable. Be sure to sign where indicated on the petition and schedules. The original will be filed in the court file and must contain **original signatures**. If someone other than the debtor has prepared the petition and schedules, the Disclosure of Compensation of Bankruptcy Petition Preparer and Certification and Signature of Non-Attorney Bankruptcy Petition Preparer must be filed. See D. Kan. LBR 1007(b).1 regarding preparation of petition.

Verification of Matrix and Matrix - The *matrix* is the document that creates the mailing list which the court will use to notify your creditors of your bankruptcy. The **Verification of Matrix** is the document signed by the debtor verifying that all creditor names and addresses contained within the petition and schedules have been included in the matrix. The Clerk's Office will not compare the matrix against your petition and schedules. Creditor names and addresses must be typed with each name and address left justified. See current D. Kan. Standing Orders for further information regarding preparation of a matrix and listing the United States as a creditor. *(A sample matrix is attached to the heel of this document for informational purposes only.)*

Filing Fee or Application to Pay Filing Fee In Installments - The clerk's office will accept cash or money order only; a personal check of the debtor cannot be accepted. If you wish to pay the filing fee in installments, an Application to Pay Filing Fee in Installments must be filed with the petition. When filing fees are submitted with a new case filing along with an application to pay fees in installments, **the initial payment must not be less than \$54.00.**

Waiver of the Chapter 7 Filing Fee - If you cannot afford to pay the fee either in full or in installments, you may request a waiver of the filing fee by completing an Application for Waiver of the Chapter 7 Filing Fee For Individuals Who Cannot Pay the Filing Fee in Full or in Installments. This form must be submitted with the petition. A judge will decide whether you have to pay the filing fee, and may waive the fee only if your income is less than 150 percent of the official poverty line applicable to your family size and you are unable to pay the fees in installments. See Helpful Websites information for current federal poverty guidelines.

Financial Management Course - Under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 [BAPCPA], a new debtor education requirement has been implemented. Debtors must complete an instructional course concerning personal financial management after filing bankruptcy in order to be eligible to receive a discharge. See Helpful Websites information for a current list of approved providers.

Joe Creditor
525 Creditor Ave Ste 200
Anywhere KS 62002

Dr Phil Creditor
Professional Bldg Ste 60
Hometown KS 62002

Local Phone Company
PO Box 9999
Anywhere KS 62002

ABC Company
Attn Account Rep
PO Box 1111
Creditorsburg OK 61001

*INFORMATION
ONLY*

*MATRIX
SAMPLE*